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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: SHANDER, ROBERT J

§ Case No. 15-11663

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§

Debtor(s)

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TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on March 31, 2015. The undersigned trustee was appointed on March 31, 2015.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 10,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	0.00
Administrative expenses	0.00
Bank service fees	38.70
Other payments to creditors	0.00
Non-estate funds paid to 3rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ <u>9,961.30</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 09/15/2015 and the deadline for filing governmental claims was 09/28/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,750.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,750.00, for a total compensation of \$1,750.00.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/24/2015 By: /s/NORMAN NEWMAN

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 15-11663

Trustee: (330270) NORMAN NEWMAN

Case Name: SHANDER, ROBERT J

Filed (f) or Converted (c): 03/31/15 (f)

§341(a) Meeting Date: 05/07/15

Period Ending: 09/24/15

Claims Bar Date: 09/15/15

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 1/2 interest in Real Estate 329 Avonelle Dr. Total value of real estate is \$112,266.00; Total mortgage owing is \$35,815.10	56,133.00	23,225.45		10,000.00	FA
2 Cash	60.00	0.00		0.00	FA
3 1/2 interest in Checking Account	500.00	0.00		0.00	FA
4 Checking Account	26.03	0.00		0.00	FA
5 1/2 interest in Household Goods	1,300.00	0.00		0.00	FA
6 Collectible Kennedy Half Dollars	170.00	0.00		0.00	FA
7 Woodworking Tools	200.00	0.00		0.00	FA
8 1/6 interest in Gloria A. Shander estate	0.00	0.00		0.00	FA
9 50% equip. of Chicago Hts. Pattern & Model Wrks.	800.00	0.00		0.00	FA
9 Assets Totals (Excluding unknown values)	\$59,189.03	\$23,225.45		\$10,000.00	\$0.00

Major Activities Affecting Case Closing:

Sold interest in real estate.

Initial Projected Date Of Final Report (TFR): November 30, 2015

Current Projected Date Of Final Report (TFR): November 30, 2015

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-11663
Case Name: SHANDER, ROBERT J

Trustee: NORMAN NEWMAN (330270)
Bank Name: RABOBANK, N.A.
Account: *****5766 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***6439
Period Ending: 09/24/15

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/10/15	{1}	Julie Shander	Settlement for Trustee's 1/2 interest in Real Estate pursuant to Order dated 6/10/15	1110-000	10,000.00		10,000.00
06/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	9,990.00
07/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		14.84	9,975.16
08/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.86	9,961.30

ACCOUNT TOTALS	10,000.00	38.70	\$9,961.30
Less: Bank Transfers	0.00	0.00	
Subtotal	10,000.00	38.70	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$10,000.00	\$38.70	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****5766	10,000.00	38.70	9,961.30
	\$10,000.00	\$38.70	\$9,961.30

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: September 15, 2015

Case Number: 15-11663 **Page:** 1 **Date:** September 24, 2015
Debtor Name: SHANDER, ROBERT J **Time:** 01:42:41 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
NBN 200	NORMAN B. NEWMAN, TRUSTEE Much Shelist, P.C. 191 N. Wacker Drive, #1800 Chicago, IL 60606	Admin Ch. 7		\$1,750.00	\$0.00	1,750.00
MS-E 200	MUCH SHELIST, P.C. 191 N. Wacker Drive, Suite 1800 Chicago, IL 60606	Admin Ch. 7		\$195.00	\$0.00	195.00
MS-F 200	MUCH SHELIST, P.C. 191 N. Wacker Drive, Suite 1800 Chicago, IL 60606	Admin Ch. 7		\$3,110.00	\$0.00	3,110.00
1 610	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured	6285	\$4,748.68	\$0.00	4,748.68
2 610	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured		\$827.78	\$0.00	827.78
3 610	Fifth Third Bank PO Box 9013 Addison, TX 75001	Unsecured		\$3,470.49	\$0.00	3,470.49
4 610	American Express Centurion Bank c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$1,319.35	\$0.00	1,319.35
5 610	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services,PO Box 19008 Greenville, SC 29602	Unsecured		\$12,724.64	\$0.00	12,724.64
6 610	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services,PO Box 19008 Greenville, SC 29602	Unsecured		\$875.77	\$0.00	875.77
<< Totals >>				29,021.71	0.00	29,021.71

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-11663

Case Name: SHANDER, ROBERT J

Trustee Name: NORMAN NEWMAN

Balance on hand: \$ 9,961.30

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 9,961.30

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - NORMAN B. NEWMAN, TRUSTEE	1,750.00	0.00	1,750.00
Attorney for Trustee, Fees - MUCH SHELIST, P.C.	3,110.00	0.00	3,110.00
Attorney for Trustee, Expenses - MUCH SHELIST, P.C.	195.00	0.00	195.00

Total to be paid for chapter 7 administration expenses: \$ 5,055.00

Remaining balance: \$ 4,906.30

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 4,906.30

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 4,906.30

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 23,966.71 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 20.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	4,748.68	0.00	972.12
2	Quantum3 Group LLC as agent for	827.78	0.00	169.46
3	Fifth Third Bank	3,470.49	0.00	710.45
4	American Express Centurion Bank	1,319.35	0.00	270.09
5	PYOD, LLC its successors and assigns as assignee	12,724.64	0.00	2,604.90
6	PYOD, LLC its successors and assigns as assignee	875.77	0.00	179.28

Total to be paid for timely general unsecured claims: \$ 4,906.30
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00